

AMENDMENTS TO THE DRAWINGS

The attached "Replacement Sheets" of drawings includes changes to Figures 3 and 4. The attached "Replacement Sheets," which include Figures 3 and 4, replace the original sheets including Figures 3 and 4.

Attachment: Replacement Sheets

REMARKS

Although no agreement was reached, Applicants wish to thank the Examiner for courtesy extended in the interview of 20 February 2008. Claims 1-28 are now pending in the application. A minor amendment has been made to claims 2 and 15 for clarifying the antecedent basis. The Examiner is respectfully requested to reconsider and withdraw the rejections in view of the remarks contained herein.

DRAWINGS

Applicants have made minor changes to FIGs. 3 and 4. In FIG. 4, a typographical error was corrected. In FIG. 3, the off-page reference C has been moved for purposes of clarity. Previously, the off-page reference C appeared to be a step in the flow from step 96 to steps 82 and 84. This is not a correct interpretation, as there are no steps associated with C. Instead, off-page reference C identifies the location in FIG. 3 where control arrives from step 114 of FIG. 4. This is described in the last sentence of paragraph [0025].

REJECTION UNDER 35 U.S.C. § 102

Claims 1-4, 7-8, 10-12, 21-23, and 25-28 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Vicknair et al. (U.S. Pub. No. 2003/0208421, hereinafter Vicknair). This rejection is respectfully traversed. Claim 1 recites “an image recognition module adapted to extract the amount of monetary value recorded in the image and recognize the amount using character recognition,” “wherein the image contains a visual record of an amount of monetary value.” For example, an image may be taken of a check, and the visual record may include the courtesy amount written on

the check. The image recognition module then recognizes the amount of monetary value stored in the visual record of the image using character recognition. Thus, the image recognition module which operates on the image of a physical item uses optical character recognition to extract the amount of monetary values.

Magnetic ink character recognition (MICR) cannot be performed on a visual portion of the image and extract the amount of monetary value. Instead, MICR is performed by moving the check, and in particular the MICR printed line on the bottom of the check, across a read head. The magnetism contained within the ink allows the read head to determine the printed MICR value. Vicknair therefore does not teach extracting the amount of monetary value recorded in the image which contains a visual record of the amount of monetary value. Instead, Vicknair teaches reading magnetic information from the MICR data and capturing a digital image of a check (paragraph [0031]). The digital image captured by Vicknair is not analyzed, but is instead stored for later display. This is in keeping with the purposes of Vicknair. In Vicknair, a record of the visual image is generated by the back office of a bank so that when a transaction is selected, the corresponding visual image can be displayed. The amount of the monetary value has already been determined and added to check by printing additional MICR data by the time a digital image of the check is captured.

By contrast, the present application is designed for use at the point of presentment (such as at a teller window). The present application can be used to verify that the check amount, which will later be written to the check using MICR printing, matches the written amount shown on the check. Independent claim 12 is in condition for allowance for at least similar reasons as claim 1. Claims 2-11 and 13-28 ultimately

depend from claims 1 and 12, and thus are in condition for allowance for at least similar reasons.

REJECTION UNDER 35 U.S.C. § 103

Claim 6 stands rejected under 35 U.S.C. § 103(a) as being unpatentable over Vicknair in view of Josephson et al. (U.S. Pub. No. 2003/0213841, hereinafter Josephson). Claims 7, 9, and 13-20 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Vicknair in view of Franklin (U.S. Pat. No.5,987,437). These rejections are respectfully traversed. Claims 6-7, 9, and 13-20 ultimately depend from independent claims 1 and 12 and are thus in condition for allowance for at least similar reasons. Neither Josephson nor Franklin remedy the deficiencies of Vicknair with respect to independent claims 1 and 12. In addition, while not explicitly rejected, claims 5 and 24 depend from independent claims 1 and 12, respectively, and are thus in condition for allowance for at least similar reasons.

CONCLUSION

It is believed that all of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider and withdraw all presently outstanding rejections. It is believed that a full and complete response has been made to the outstanding Office Action and the present application is in condition for allowance. Thus, prompt and favorable consideration of this amendment is respectfully requested. If the Examiner

believes that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at (248) 641-1600.

Respectfully submitted,

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